

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

DUNG TRUNG DUONG,

Debtor(s).

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)  
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CHAPTER 13

CASE NO. 20-03462-HWV

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**BUSINESS EXAMINATION REPORT**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341 Meeting of Creditors and a business examination, which consisted of a review of the Petition, Schedules A-J, Statement of Financial Affairs and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit A, attachments to the Exhibit omitted).

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of the Debtor(s), or to a cause of action available to the estate.

Respectfully submitted this 3<sup>rd</sup> day of November, 2021.

/s/ Jack N. Zaharopoulos  
Jack N. Zaharopoulos  
Chapter Standing 13 Trustee  
8125 Adams Dr., Ste. A  
Hummelstown, PA 17036  
(717) 566-6097

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

: CASE NO:

:

: CERTIFICATION OF BUSINESS

Debtor(s)

: DEBTOR

I, DUNG T. DUONG being of full age and duly  
sworn upon my oath depose and say:

1. The principal business activity in which I am engaged is OWNER.
2. The name under which I conduct my business is D - NAILS,  
which business entity is a sole proprietorship.
3. My principal business location is 2013 LINGLESTOWN ROAD  
HARRISBURG PA 17110.
4. I have 2 employees and have filed quarterly tax returns through the quarter  
ending 09/2021.
5. I have filed the federal income tax returns through the year ending December  
31, 2021 with the Internal Revenue Service. Copies of the federal income tax  
returns along with supporting schedules for the last two years are attached.
6. I have filed the state income tax returns with the Commonwealth of Pennsylvania  
through the year ending December 31, 2020. Copies of the state income tax  
returns along with supporting schedules for the last two years are attached.
7. I have reviewed and completed the attached form regarding insurance coverage and  
certify that the information is true and correct. I have attached copies of the  
insurance policies as proof of coverage.
8. I am (am not) required to have a license to do business. A copy of my current  
license is attached. 2013 LINGLESTOWN ROAD
9. My principal business records are located at HARRISBURG PA 17110  
The records are available for inspection by the Trustee or his designated  
representative.
10. My principal business banking relationship is with PNC BANK.  
Copies of my bank statements for the six months preceding bankruptcy are  
attached.

Exhibit A

11. Copies of financial statements furnished to a third party within two years preceding the filing of the petition including but not limited to balance sheet, income statement and cash flow statement are attached. None

12. Monthly profit and loss statements for the six months preceding the filing of bankruptcy are attached.

13. Current schedule of accounts receivable and accounts payable are attached.

14. I have prepared the attached financial statement indicating the results of my first full calendar month of business operation following the filing of this case.

15. The name and address of my accountant, bookkeeper or tax preparer is

RELLY HUGHES 5721 JONESTOWN ROAD  
HARRISBURG PA 17112

This certification and all attachment are provided to the Standing Chapter 13 Trustee in accordance with Section 1302(c) of the United States Bankruptcy Code.

10/12/21  
Date

\_\_\_\_\_  
Debtor

\_\_\_\_\_  
Joint Debtor